Creating A Family Legacy

IRA vs Roth IRA

IRA

Required Minimum Distributions (RMO)

A. Year of Death
B. Spouse Inheriting IRA
C. RMD at 70 ½ Years Old
D. RMD Charitable Distributions
E. Non-Spouse Inheriting Employ - Spouse Sponsored Plan
F. Naming Beneficiaries
G. Per Stirpes Beneficiary Designation

Roth IRA

A. Difference from Traditional IRA
B. Inheriting a Roth IRA